UNITED STATES BANKRUPTCY COURT
Western District of Washington

Notice of Chapter 11 Bankruptcy Case, Meeting of Creditors, & Deadlines and Notice of Ex Parte Motion to Dismiss if Debtor Fails to Appear at the Sec. 341 Meeting

A chapter 11 bankruptcy case concerning the debtor(s) listed below was filed on **August 19, 2010**.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Adam R Grossman
5766 − 27th Ave. NE
Seattle, WA 98105

Case Number: 10−19817−SJS Office Code: 2	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx−xx−7951
Attorney for Debtor(s) (name and address): Matthew D O'Conner Law Office of Matthew D O'Conner 8011 Greenwood Ave N Seattle, WA 98103 Telephone number: 206−782−0722	

Meeting of Creditors

Date: **September 28, 2010** Time: **02:30 PM**

Location: **US Courthouse, Room 4107, 700 Stewart St, Seattle, WA 98101**

Important Notice to Debtors: All Debtors (other than corporation and other business entities) must provide picture identification and proof of social security number to the Trustee at the meeting of creditors. Original documents are required; photocopies are not suficient. Failure to comply will result in referral of your case for action the U.S. Trustee.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

Notice of deadline will be sent at a later time.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: November 26, 2010

Deadline to File a Complaint Objecting to Discharge of the Debtor:

First date set for hearing on confirmation of plan.

Notice of that date will be sent at a later time.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

Generally, the filing of the bankruptcy case automatically stays certain collection and other actions against the Debtor and the Debtor's property. There are some exceptions provided for in 11 U.S.C. § 362. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office: 700 Stewart St, Room 6301 Seattle, WA 98101 Telephone number: 206−370−5200	**For the Court:** Clerk of the Bankruptcy Court: Mark L. Hatcher This case has been assigned to Judge Samuel J. Steiner.
Hours Open: Monday − Friday 8:30 AM − 4:30 PM	Date: August 25, 2010

EXPLANATIONS

Filing of Chapter 11 Bankruptcy Case	A bankruptcy case under Chapter 11 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 11 allows a debtor to reorganize or liquidate pursuant to a plan. A plan is not effective unless confirmed by the court. You may be sent a copy of the plan and a disclosure statement telling you about the plan, and you might have the opportunity to vote on the plan. You will be sent notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the debtor's property and may continue to operate any business.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. The court, after notice and a hearing, may order that the United States trustee not convene the meeting if the debtor has filed a plan for which the debtor solicited acceptances before filing the case.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. You may look at the schedules that have been or will be filed at the bankruptcy clerk's office. If your claim is scheduled and is *not* listed as disputed, contingent, or unliquidated, it will be allowed in the amount scheduled unless you file a Proof of Claim or you are sent further notice about the claim. Whether or not your claim is scheduled, you are permitted to file a Proof of Claim. If your claim is not listed at all *or* if your claim is listed as disputed, contingent, or unliquidated, then you must file a Proof of Claim or you might not be paid any money on your claim and may be unable to vote on a plan. The court has not yet set a deadline to file a Proof of Claim. If a deadline is set, you will be sent another notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. **Filing Deadline for a Creditor with a Foreign Address:** The deadlines for filing claims will be set in a later court order and will apply to all creditors unless the order provides otherwise. If notice of the order setting the deadline is sent to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See Bankruptcy Code § 1141(d). Unless the court orders otherwise, however, the discharge will not be effective until completion of all payments under the plan. A discharge means that you may never try to collect the debt from the debtor except as provided in the plan. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 1141(d)(3), you must file a complaint with the required filing fee in the bankruptcy clerk's office not later than the first date set for the hearing on confirmation of the plan. You will be sent another notice informing you of that date.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Notice Re: Dismissal	If the Debtor or joint Debtor fails to file required schedules, statements or lists within 14 days from the date the petition was filed, the U.S.Trustee will apply for an ex parte order of dismissal on the seventh day after the deadline passes. If the Debtor or joint Debtor fails to appear at the meeting of creditors, the U.S. Trustee will apply ex parte for an order of dismissal seven days after the date scheduled for the meeting of creditors, or the date of any rescheduled or continued meeting. **This is the only notice you will receive of the U.S. Trustee's motion to dismiss the case.** If you wish to oppose the dismissal, you must file a written objection within seven days after the applicable deadline passes (i.e. 14−day deadline or date of meeting of creditors).

Refer to Other Side for Important Deadlines and Notices

CERTIFICATE OF NOTICE

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District/off: 0981-2          User: cynthiah            Page 1 of 1              Date Rcvd: Aug 25, 2010
Case: 10-19817                Form ID: b9e              Total Noticed: 19

The following entities were noticed by first class mail on Aug 27, 2010.
db           +Adam R Grossman,   5766 - 27th Ave. NE,   Seattle, WA 98105-5512
aty          +Matthew D O'Conner,   Law Office of Matthew D O'Conner,   8011 Greenwood Ave N,
               Seattle, WA 98103-4228
aty          +William L. Courshon,   700 Stewart St Ste 5103,   Seattle, WA 98101-4438
smg          +Attorney General's Office,   Bankruptcy & Collections Unit,   800 5th Ave Ste 2000,
               Seattle, WA 98104-3188
smg          +Securities and Exchange Commission,   Bankruptcy Counsel,   5670 Wilshire Blvd,   11th Floor,
               Los Angeles, WA 90036-5627
952674523    +Abraham Wyner,   1309 Sussex Rd,   Wynnewood, PA 19096-2526
952674518    +Cindy Loegering,   PO Box 993115,   Redding, CA 96099-3115
952674516    +CitiBank Student Loan,   PO Box 22876,   Rochester, NY 14692-2876
952674520    +Lyman Opie,   60 Magazine St,   Cambridge, MA 02139-3934
952674519    +Sallie Mae,   1002 Arthur Dr.,   Lynn Haven, FL 32444-1683
952674522    +Wells Fargo Equity Resources,   3476 State View Blvd,   Fort Mill, SC 29715-7203

The following entities were noticed by electronic transmission on Aug 25, 2010.
smg           EDI: IRS.COM Aug 25 2010 20:18:00     Internal Revenue Service,
               Centralized Insolvency Operations,   PO Box 21126,   Philadelphia, PA  19114-0326
smg           EDI: WADEPREV.COM Aug 25 2010 20:23:00     State of Washington,   Department of Revenue,
               2101 4th Ave, Ste 1400,   Seattle, WA  98121-2300
ust          +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV                          United States Trustee,
               700 Stewart St Ste 5103,   Seattle, WA 98101-4438
952674514    +EDI: BANKAMER.COM Aug 25 2010 20:18:00     Bank of America,   4161 Piedmont Pkwy,
               Greensboro, NC 27410-8119
952674515    +EDI: CHASE.COM Aug 25 2010 20:18:00     Chase Bank USA,   800 Brooksedge Blvd.,
               Westerville, OH 43081-2822
952674517     EDI: DISCOVER.COM Aug 25 2010 20:18:00     Discover Card,   12 Reads Way,   New Castle, DE 19720
952683338     EDI: DISCOVER.COM Aug 25 2010 20:18:00     Discover Bank,   Dfs Services LLC,   PO Box 3025,
               New Albany, OH  43054-3025
952674521    +EDI: WFFC.COM Aug 25 2010 20:18:00     Wells Fargo Home Equity,   PO Box 31557,
               Billings, MT 59107-1557
                                                                                                  TOTAL: 8

           ***** BYPASSED RECIPIENTS *****
NONE.                                                                                             TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2010 **Signature:** Joseph Speetjens